Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 1 of 68

| Fill in this information to identify your case: | |
|---|-------------------------------|
| United States Bankruptcy Court for the: | |
| Northern District of: Illinois (State) | |
| Case number (if known) | Chapter you are filing under: |
| | Chapter 7 Chapter 11 |
| | ☐ Chapter 12 ☐ Chapter 13 |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Part 1: Identify Yourself | | |
|---|----------------------------|---|
| | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| Your full name | Daniel | |
| Write the name that is on | First name | First name |
| your government-issued picture identification (for example, your driver's | Middle name Spencer | Middle name |
| license or passport | Last name | Last name |
| Bring your picture identification to your meeting with the trustee. | Suffix (Sr., Jr., II, III) | Suffix (Sr., Jr., II, III) |
| 2. All other names you | <u> </u> | |
| have used in the last | First name | First name |
| 8 years Include your married or | Middle name | Middle name |
| maiden names. | Last name | Last name |
| | First name | First name |
| | Middle name | Middle name |
| | Last name | Last name |
| Only the last 4 digits of your Social | XXX - XX0631 | xxx - xx- |
| Security number or federal Individual | OR | OR |
| Taxpayer Identification number (ITIN) | 9 xx - xx- | 9 xx - xx- |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 2 of 68

| De | ebtor 1 Daniel First Name | Spencer Middle Name Last Name | Case number (if known) |
|----|--|--|--|
| | First Name | Middle Name Last Name | |
| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 4. | Any business names and Employer | I have not used any business names or EINs. | I have not used any business names or EINs. |
| | Identification Numbers (EIN) you have used in the last | Business name | Business name |
| | 8 years | Business name | Business name |
| | Include trade names and doing business as names | EIN | EIN |
| | | EIN | EIN |
| 5. | Where you live | | If Debtor 2 lives at a different address: |
| | | 4450 W Adams St FI 1 Number Street | Number Street |
| | | Chicago Illinois 60624 | |
| | | City State Zip Code | City State Zip Code |
| | | Cook County | County |
| | | • | · |
| | | If your mailing address is different from the one above, fill it in here. Note that the court will send any | If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to |
| | | notices to you at this mailing address. | this mailing address. |
| | | | |
| | | Number Street | Number Street |
| | | | |
| | | City State Zip Code | City State Zip Code |
| 6. | Why you are choosing this district | Check one: | Check one: |
| | to file for bankruptcy | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. |
| | | I have another reason. Explain. (See 28 U.S.C. §§ 1408.) | I have another reason. Explain. (See 28 U.S.C. §§ 1408.) |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 3 of 68

| De | ebtor 1 Daniel | | Spencer | | Case number (if kno | own) | |
|-----|---|---|--|--|--|---|--------------------------|
| | First Name | Middle Name | Last Name | | | | |
| Pa | rt 2: Tell the Court Abo | ut Your Bankruptcy C | Case | | | | |
| 7. | The chapter of the Bankruptcy Code you are choosing to file under | | description of each, see <i>Notic</i> 10)). Also, go to the top of page | | | C. § 342(b) for Individuals Filing for opriate box. | |
| 8. | How you will pay the fee | more details about cashier's check, or may pay with a creation in the cashier's check, or may pay with a creation in the cashier's check, or may pay with a creation in the cashier's check, or may pay with a creation in the cashier cashier in the cashier | t how you may pay. Typicall money order. If your attorned to card or check with a prefee in installments. If you of Your Filing Fee in Installments fee be waived (You may renot required to, waive your fay line that applies to your far | y, if yeey is a print choose the control of the con | ou are paying the submitting your ed address. e this option, sig Official Form 103 this option only and may do so onlize and you are u | the clerk's office in your local court for e fee yourself, you may pay with cash payment on your behalf, your attorned and attach the <i>Application for BA</i>). If you are filing for Chapter 7. By law ly if your income is less than 150% of unable to pay the fee in installments). The Chapter 7 Filing Fee Waived (Official Chapter 7 Filing | , y , a f If |
| 9. | Have you filed for bankruptcy within the last 8 years? | Ves. District District District | | When When When | MM / DD / YYYY | Case number Case number Case number | |
| 10. | Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? | Ves. Debtor District Debtor District | | When | MM / DD / YYYY | Relationship to you Case number, if known Relationship to you Case number, if known | |
| 11. | Do you rent your residence? | ✓ No. Go to | | | | st You (Form 101A) and file it with | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 4 of 68

Debtor 1 Daniel Spencer Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 5 of 68

Debtor 1 Daniel Spencer Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 6 of 68

| Debtor 1 Daniel First Name | Spend Middle Name Last Na | | own) |
|---|--|--|---|
| | estions for Reporting Purposes | ame | |
| 16. What kind of debts do you have? | 16a. Are your debts primarily con "incurred by an individual prin No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bus | narily for a personal, family, or hous iness debts? Business debts are destment or through the operation of t | ehold purpose." ebts that you incurred to obtain he business or investment. |
| 17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | expenses are paid that funds No. | | roperty is excluded and administrative ured creditors? |
| 18. How many creditors do you estimate that you owe? | ✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 | ☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000 | 25,001-50,000 50,001-100,000 More than 100,000 |
| 19. How much do you estimate your assets to be worth? | \$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million | \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion |
| 20. How much do you estimate your liabilities to be? | ▼ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million | \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion |
| For you | correct. If I have chosen to file under Chapte of title 11, United States Code. I ununder Chapter 7. If no attorney represents me and I dout this document, I have obtained I request relief in accordance with the I understand making a false statement. | er 7, I am aware that I may proceed, derstand the relief available under education of the relief available under education of the required by 11 I have chapter of title 11, United States ent, concealing property, or obtaining can result in fines up to \$250,000, | Code, specified in this petition. ng money or property by fraud in or imprisonment for up to 20 years, or |
| | Executed on 3/27/2018 MM / DD / YY | Executed | on |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 7 of 68

| Debtor 1 Daniel | | Spencer | | Case number (if known) | | | | | | |
|--|--|---|---------------------|---|--|--|--|--|--|--|
| First Name | Middle Name | Last Name | | | | | | | | |
| For your attorney, if you are represented by one | eligibility to proceed und | er Chapter 7, 11, 12, or | 13 of title 11, Uni | I have informed the debtor(s) about ted States Code, and have explained the I also certify that I have delivered to the | | | | | | |
| If you are not | | ebtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I | | | | | | | | |
| represented by an | have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. | | | | | | | | | |
| attorney, you do not | • | 1 7 | | · | | | | | | |
| need to file this page. | /s/ Chris Pryor | | Date | 3/27/2018 | | | | | | |
| | Signature of Attorney for | r Debtor | | MM / DD / YYYY | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | Chris Pryor | | | | | | | | | |
| | Printed name | | | | | | | | | |
| | Semrad Law Firm | | | | | | | | | |
| | Firm name | | | | | | | | | |
| | 20 S. Clark Street | | | | | | | | | |
| | Street | | | | | | | | | |
| | 28th Floor | | | | | | | | | |
| | | | | | | | | | | |
| | Chicago | | inois | 60603 | | | | | | |
| | City | S | tate | Zip Code | | | | | | |
| | Contact phone | | - " | 0 " | | | | | | |
| | Contact phone | | Email address | cpryor@semradlaw.com | | | | | | |
| | | | Illin | oie | | | | | | |
| | Bar number | | Stat | | | | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 8 of 68

| Fill in this infor | mation to identify your c | ase: | |
|------------------------|---------------------------|-------------|----------------------|
| Debtor 1 | Daniel | | Spencer |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States E | Bankruptcy Court for the: | Northern | District of Illinois |
| | | _ | (State) |
| Case number (If known) | | | |

| П | Check if this is an |
|---|---------------------|
| | amended filing |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

| | Your assets Value of what you own |
|--|--|
| . Schedule A/B: Property (Official Form 106A/B) | \$0.00 |
| 1a. Copy line 55, Total real estate, from Schedule A/B | |
| 1b. Copy line 62, Total personal property, from Schedule A/B | \$750.00 |
| 1c. Copy line 63, Total of all property on Schedule A/B | \$750.00 |
| art 2: Summarize Your Liabilities | |
| | Your liabilities Amount you owe |
| . Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | \$0.00 |
| 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | |
| Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | \$0.00 |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | \$13,837.00 |
| Your total liabilities | \$13,837.00 |
| art 3: Summarize Your Income and Expenses | |
| . Schedule I: Your Income (Official Form 106I) | |
| Copy your combined monthly income from line 12 of Schedule I | \$1,363.07 ———————————————————————————————————— |
| | |
| . Schedule J: Your Expenses (Official Form 106J) | \$1,213.00 |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 9 of 68

| Deb | otor 1 Daniel | | Spencer | Case number (if known) | | | | | | | |
|-------------|--|---|-----------------------------------|--|----------|--|--|--|--|--|--|
| | | Middle Name | Last Name | | | | | | | | |
| Part | 4: Answer These Questions for | r Administrative | e and Statistical Records | | | | | | | | |
| 6. A | Are you filing for bankruptcy under Cl | napters 7, 11, or 1 | 3? | | | | | | | | |
| | No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. | | | | | | | | | | |
| Ŀ | Yes. | | | | | | | | | | |
| 7. W | What kind of debt do you have? | | | | | | | | | | |
| Ŀ | Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. | | | | | | | | | | |
| | Your debts are not primarily contains form to the court with your other | | have nothing to report on this p | part of the form. Check this box and sul | bmit | | | | | | |
| | From the Statement of Your Current Form 122A-1 Line 11; OR , Form 122B | | | y income from Official | \$143.33 | | | | | | |
| 9. | Copy the following special categor | ppy the following special categories of claims from Part 4, line 6 of Schedule E/F: | | | | | | | | | |
| | From Part 4 on Schedule E/F, copy the following: | | | Total claim | | | | | | | |
| | 9a. Domestic support obligations (Cop | by line 6a.) | | \$0.00 | | | | | | | |
| | 9b. Taxes and certain other debts you | owe the governme | ent. (Copy line 6b.) | \$0.00 | | | | | | | |
| | 9c. Claims for death or personal injury | while you were into | oxicated. (Copy line 6c.) | \$0.00 | | | | | | | |
| | 9d. Student loans. (Copy line 6f.) | | | \$0.00 | | | | | | | |
| | 9e. Obligations arising out of a separa priority claims. (Copy line 6g.) | tion agreement or d | livorce that you did not report a | \$0.00 | | | | | | | |
| | 9f. Debts to pension or profit-sharing | olans, and other sir | nilar debts. (Copy line 6h.) | \$0.00 | | | | | | | |

\$0.00

9g. **Total.** Add lines 9a through 9f.

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 10 of 68

| Fill in this | information to identify your o | ase: | | | | | |
|---|---|---|---|--|---|--|---|
| Debtor 1 | Daniel | | | Spencer | | | |
| Debtor 2 | First Name | Middle Na | me | Last Name | | | |
| (Spouse, if f | First Name | Middle Na | me | Last Name | | | |
| United St | ates Bankruptcy Court for the: | Northern | D | strict of Illinois | | | |
| Case nun | nber | | | (State) | _ | | |
| Officia | al Form 106A/B | | | | | | Check if this is an amended filing |
| Sche | dule A/B: Prope | erty | | | | | 12/ |
| category responsib write you Part 1: | ategory, separately list and of where you think it fits best. It less for supplying correct information and case number (if It Describe Each Resident | Be as complete and mation. If more space (nown). Answer evece, Building, Land | d accurate ace is need ry questio d, or Othe | as possible. If two mar led, attach a separate s n. r Real Estate You O | ried people sheet to this wn or Hav | are filing together, both a form. On the top of any a e an Interest In | re equally |
| 1. Do you | u own or have any legal or ea No. Go to Part 2 | quitable interest in | any reside | nice, building, land, or s | ышаг ргор | erty: | |
| Ä | Yes. Where is the property? | | | | | | |
| 1.1 | Street address, if available, or | | Single-f | e property? Check all tha amily home or multi-unit building | t apply. | the amount of any secu | claims or exemptions. Put red claims on <i>Schedule D:</i> <i>ims Secured by Property.</i> |
| | | | Condor | ninium or cooperative | | Current value of the entire property? | Current value of the portion you own? |
| | | | Land | ctured or mobile home | | | |
| | Number Street | | Investm Timesh | ent property are | | Describe the nature of interest (such as fee sthe entireties, or a life | imple, tenancy by |
| | City State | | Who has alone. Debtor | • | | Check if this is co (see instructions) | mmunity property |
| | | | At least Other info | 1 and Debtor 2 only one of the debtors and a mation you wish to add entification number: | | item, such as local | |
| If you | own or have more than one, I | | | | | | |
| 1.2 | Street address, if available, or | | Single-f Duplex Condor Manufa | e property? Check all that amily home or multi-unit building ninium or cooperative ctured or mobile home | it apply. | the amount of any secu | claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own? |
| | Number Street City State | Zip Code | Land Investm Timesh Other | ent property are | | Describe the nature or interest (such as fee sthe entireties, or a life | imple, tenancy by |
| | ony State | | Who has a one. Debtor Debtor Debtor | • | | Check if this is co (see instructions) | mmunity property |
| | | | | mation you wish to add | l about this | item, such as local | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 11 of 68

| Debtor 1 | | | | Case number <i>(if kn</i> | own) | |
|-------------------------------|--|---|---|--------------------------------------|--|---|
| | First Name Mi | ddle Name Las | t Name | | | |
| 1.3 <u>Stree</u> | et address, if available, or other desc | Single-family Duplex or m Condominiu | perty? Check all that apply home ulti-unit building m or cooperative d or mobile home | the a <i>Cred</i> Cur i | amount of any secui | claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own? |
| Nur City | nber Street State Zip C | Investment p | property | inte | cribe the nature of rest (such as fee si entireties, or a life | imple, tenancy by |
| | | Debtor 1 onl Debtor 2 onl Debtor 1 and At least one Other informati | • | | Check if this is con (see instructions) | mmunity property |
| | the dollar value of the portion you ve attached for Part 1. Write tha | • | es from Part 1, including | any entries for | pages | |
| Do you ow you own t | | e a vehicle, also report it on | | | • | |
| 3.1 | Make Model: Year: | Who has all one. | n interest in the property | the | amount of any secu | claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property. |
| | Approximate mileage: Other information: | At least | 1 and Debtor 2 only one of the debtors and and if this is community prop | other ent | rrent value of the ire property? | Current value of the portion you own? |
| 3.2 | Make Model: Year: Approximate mileage: | one. Debtor Debtor | • | the <i>Cre</i> Cu r | amount of any secu | claims or exemptions. Put ared claims on Schedule D: nims Secured by Property. Current value of the portion you own? |
| | Other information: | At least | one of the debtors and and if this is community prop | other | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 12 of 68

| | Daniel First Name | Middle Name | Spencer Last Name | Case numb | er (if known) | |
|-----|---|-------------|---|--|---|--|
| 3.3 | Make Model: Year: | | Who has an interest in the pone. Debtor 1 only | property? Check | the amount of any secu | claims or exemptions. Pu ured claims on Schedule L aims Secured by Property. |
| | Approximate mileage: Other information: | | Debtor 2 only Debtor 1 and Debtor 2 on | ıly | Current value of the entire property? | Current value of the portion you own? |
| | | | At least one of the debtors Check if this is commur instructions) | | | |
| 3.4 | Make Model: Year: | | Who has an interest in the pone. Debtor 1 only | property? Check | the amount of any secu | claims or exemptions. Pu ured claims on <i>Schedule L</i> aims Secured by Property. |
| | Approximate mileage: Other information: | | Debtor 2 only Debtor 1 and Debtor 2 on | ıly | Current value of the entire property? | Current value of the portion you own? |
| | | | At least one of the debtors Check if this is commur instructions) | | | |
| Exa | mples: Boats, trailers, motors | · · | er recreational vehicles, other , fishing vessels, snowmobiles, r | • | | |
| | mples: Boats, trailers, motors No Yes | · · | who has an interest in the pone. | motorcycle accessor | Do not deduct secured the amount of any secu | claims or exemptions. Pu ured claims on <i>Schedule L</i> aims Secured by Property. |
| Exa | mples: Boats, trailers, motors No Yes Make Model: | · · | who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communication. | property? Check lly s and another | Do not deduct secured the amount of any secu | red claims on <i>Schedule</i> i |
| 4.1 | mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: | · · | who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors | property? Check Ify s and another hity property (see | Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secured. | claims or Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule aims on Sch |
| 4.1 | mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: | · · | who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. | property? Check Ily s and another Inity property (see property? Check | Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secured. | red claims on Schedule I aims Secured by Property. Current value of the |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 13 of 68

Debtor 1 Daniel Spencer Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom Furniture \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Television/Cellular Phone \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$750.00 for Part 3. Write that number here

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 14 of 68

Debtor 1 Daniel Spencer Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Skylite Cash Card \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 15 of 68

| Deb | tor 1 Daniel First Name | Middle Name | Spencer Last Name | Case number (if known) | |
|-----|---|---|-------------------------------|--|--|
| 20. | Negotiable instruments in Non-negotiable instruments. No No Yes. Give specific information about | prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer Issuer name: | checks, promissory notes | s, and money orders. | |
| | them | | | | |
| 21. | | | , thrift savings accounts, c | or other pension or profit-sharing plans | |
| | Yes. List each account | Type of account: 401(k) or similar plan: | Institution name: | | |
| | separately. | Pension plan: | | | |
| | | IRA: | | | |
| | | Retirement account: | | | |
| | | Keogh: | | | |
| | | Additional account: | - | | |
| | | Additional account: | - | | |
| 22. | | prepayments deposits you have made so that vith landlords, prepaid rent, public | | | |
| | √ No | | Institution name: | | |
| | Yes | Electric: | | | |
| | | Gas: | | | |
| | | Heating oil: | | | |
| | | Security deposit on rental unit: | | | |
| | | Prepaid rent: | | | |
| | | Telephone: | | | |
| | | Water: | | | |
| | | Rented furniture: | | | |
| | | Other: | | | |
| 23. | Annuities (A contract for No Yes | r a periodic payment of money to Issuer name and description: | you, either for life or for a | number of years) | |
| | | | | | |
| | | | | | |
| | | - | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 16 of 68

| Debt | or 1 Daniel | | Spencer | Case number (if known) | |
|------|--|---|---------------------------|--|--|
| | First Name | Middle Name I | ast Name | | |
| 24. | Interests in an education II 26 U.S.C. §§ 530(b)(1), 529/ | | ABLE program, or und | ler a qualified state tuition program. | |
| | No Institution nan Yes | ne and description. Separately file t | he records of any intere | sts.11 U.S.C. § 521(c): | |
| | | | | | |
| 25. | | interests in property (other than | anything listed in line | e 1), and rights or powers | |
| | exercisable for your benefit | · | | | |
| | Yes. Describe | | | | |
| 26. | | —— marks, trade secrets, and other is ames, websites, proceeds from roy | | pements | |
| | No No | arres, websites, proceeds from Toy | and nochaing agre | Somores | |
| | Yes. Describe | | | | |
| 27. | Licenses, franchises, and of Examples: Building permits, 6 | other general intangibles exclusive licenses, cooperative asso | ociation holdings, liquor | licenses, professional licenses | |
| | No Yes. Describe | | | | |
| | Tes. Describe | <u> </u> | | | |
| Mor | ney or property owed to y | ou? | | | Current value of the portion you own? Do not deduct secured claims or exemptions. |
| 28. | Tax refunds owed to you | | | | |
| | ✓ No | | | | |
| | Yes. Give specific informa about them, includir | | | Federal: | \$0.00 |
| | you already filed the and the tax years | returns | | State: | \$0.00 |
| 29. | Family support | um alimony spousal support chile | d support maintenance | Local: divorce settlement, property settlemen | \$0.00 |
| | | um alimony, spousal support, onlik | a support, maintenance | , divorce settlement, property settlemen | · |
| | ✓ No Yes. Give specific informa | ation | | Alimony: | \$0.00 |
| | | | | Maintenance: | \$0.00 |
| | | | | Support: | \$0.00 |
| | | | | Divorce settlement: | \$0.00 |
| 0.0 | Otherware | | | Property settlement: | \$0.00 |
| 30. | | | | cation pay, workers' compensation, | |
| | ✓ No | | | | |
| | Yes. Describe | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 17 of 68

| Deb | or 1 Daniel | Spencer | Case number (if known) | |
|------|--|---|--|--|
| | First Name Middle N | lame Last Name | | |
| 31. | Interests in insurance policies Examples: Health, disability, or life insurance; | ; health savings account (HSA); credit, h | omeowner's, or renter's insurance | |
| | No | Company name: | Beneficiary: | Surrender or refund value |
| | Yes. Name the insurance company of each policy and list its value | Life ins w/ Globe | , | \$0.00 |
| | | | | |
| | | | | |
| 32. | Any interest in property that is due you fr If you are the beneficiary of a living trust, exp property because someone has died. | | y, or are currently entitled to receive | |
| | ✓ No | | | |
| | Yes. Describe | | | |
| | | | | |
| 33. | Claims against third parties, whether or a Examples: Accidents, employment disputes, | | a demand for payment | |
| | ✓ No | | | |
| | Yes. Describe | | | |
| | | | | |
| 34. | Other contingent and unliquidated claim to set off claims | s of every nature, including counterc | laims of the debtor and rights | |
| | ✓ No | | | |
| | Yes. Describe | | | |
| | | | | |
| 35. | Any financial assets you did not already I | ist | | |
| | ✓ No | | | |
| | Yes. Describe | | | |
| | | | | |
| 36. | Add the dollar value of all of your entries | | | |
| | for Part 4. Write that number here | | ······································ | |
| | | | | |
| Part | 5: Describe Any Business-Related | Property You Own or Have an Ir | nterest In. List any real estate in I | Part 1. |
| 37. | Do you own or have any legal or equitable | e interest in any business-related pro | operty? | Command value of the |
| | No. Go to Part 6. | | | Current value of the portion you own? |
| | Yes. Go to line 38. | | | Do not deduct secured claims or exemptions |
| 38. | Accounts receivable or commissions you | already earned | | |
| | No No Perceibe | | | |
| | Yes. Describe | | | |
| 39 | Office equipment, furnishings, and suppli | | | |
| 55. | Examples: Business-related computers, softw | | chines, rugs, telephones, desks, chairs, | electronic devices |
| | No | | | |
| | Yes. Describe | | | |
| | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 18 of 68

| Deb | tor 1 Daniel | Spencer | Case number (if known) | |
|----------|--------------------------------------|--|----------------------------|--|
| | First Name | Middle Name Last Name | | |
| 40. | Machinery, fixtures, equi | ipment, supplies you use in business, and tools of your trade | ; | |
| | ✓ No | | | |
| | Yes. Describe | | | |
| | | | | |
| | | | | |
| 41. | Inventory | | | |
| | ✓ No | | | |
| | Yes. Describe | | | |
| | | | | |
| | | | | |
| 42. | Interests in partnerships | or joint ventures | | |
| | ✓ No | | | |
| | | Name of entity: | % of ownership: | |
| | Yes. Give specific information about | | | |
| | them | | | |
| | | | | |
| | | | | |
| 43. (| Customer lists, mailing lis | sts. or other compilations | | |
| | — | , | | |
| | No | | | |
| | Yes. Do your lists inclu | ude personally identifiable information (as defined in 11 U.S.C. § | 101(41A))? | |
| | ☐ No | | | |
| | Yes. Describe | 2 | | |
| | 100. 2000/100 | | | |
| 44. | Any business-related pro | pperty you did not already list | | |
| | No. | | | |
| | No | · | | |
| | Yes. Give specific information | | | |
| | inomation | | | - |
| | | | | - |
| | | | | |
| | | | | _ |
| | | | | - |
| | | | | <u> </u> |
| | | | | |
| 45. A | dd the dollar value of all o | of your entries from Part 5, including any entries for pages y | ou have attached | |
| | | nere | | |
| <u> </u> | Deceribe Amy Ferr | - and Cammanaial Fishing Palated Property Var. O | | |
| Part | If you own or have an int | n- and Commercial Fishing-Related Property You O erest in farmland, list it in Part 1. | wn or have an interest in. | |
| 46. | Do you own or have any | legal or equitable interest in any farm- or commercial fishin | ng-related property? | |
| | No. Go to Part 7. | | | Current value of the |
| | | | | portion you own? |
| | Yes. Go to line 47. | | | Do not deduct secured claims or exemptions |
| 17 | Farm animals | | | or evenibrious |
| 47. | Examples: Livestock, poul | try, farm-raised fish | | |
| | | • | | |
| | No | | | |
| | Yes. Describe | | | |
| | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 19 of 68

| Deb | tor 1 Daniel | Middle News | Spencer | Case number (if known) | |
|--------------|----------------------------|---------------------------------------|---------------------------|---|---------------------------------------|
| | First Name | Middle Name | Last Name | | |
| 48. | Crops-either growing | or harvested | | | |
| | ✓ No | | | | |
| | Yes. Describe | | | | |
| | _ | | | | |
| 10 | Farm and fishing aguir | pment, implements, machinery, fix | tures and tools of trade | | |
| 43. | _ | pinent, implements, machinery, nx | iures, and tools of trade | | |
| | ✓ No | | | | |
| | Yes. Describe | | | | |
| | | | | | |
| 50. | Farm and fishing supp | lies, chemicals, and feed | | | |
| | No No | | | | |
| | Yes. Describe | | | | |
| | Tes. Describe | | | | |
| | | , | | | |
| 51. | Any farm- and comme | rcial fishing-related property you o | id not already list | | |
| | ✓ No | | | | |
| | Yes. Describe | | | | |
| | | | | | |
| | | | | ı | |
| | | ll of your entries from Part 6, inclu | | es you have attached | 1 |
| for Pa | art 6. Write that numbe | r here | | | · · · · · · · · · · · · · · · · · · · |
| | | | | | |
| | | | | | |
| Part | 7: Describe All Pro | perty You Own or Have an Int | erest in That You Did | Not List Above | |
| 53. | | perty of any kind you did not alread | | 1101 2101 / 12010 | |
| 55. | | s, country club membership | ly list: | | |
| | ✓ No | | | | |
| | Yes. Give specific | | | | |
| | information | | | | |
| | | | | | |
| | | | | | |
| 54 A | dd the dollar value of a | II of your entries from Part 7. Write | that number here | | • |
| 04. A | au the donar value of a | in or your critico nom r art 7. Write | that hamber here himse | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Part | 8: List the Totals of | f Each Part of this Form | | | |
| 55 | Part 1: Total real estate | e, line 2 | | • | |
| 00. | art ii rotai roai ootate | ,, | | | |
| 56. | part 2 total vehicles, lin | ne 5 | | _ | |
| 57. F | Part 3: Total personal a | nd household items, line 15 | \$750.00 | | |
| 58. F | Part 4: Total financial as | ssets. line 36 | 4.00.00 | - | |
| | | • | - | _ | |
| 59. | Part 5: Total business-r | elated property, line 45 | | _ | |
| 60. | Part 6: Total farm- and | fishing-related property, line 52 | | <u> </u> | |
| 61. | Part 7: Total other prop | erty not listed, line 54 | | | |
| 62. | Total personal property | . Add lines 56 through 61 | ···· \$750.00 | | + \$750.00 |
| | | | Ψ1.00.00 | Copy personal property total ▶ | + φ1 σσ.σσ |
| | | | | | ¢750.00 |
| 63. T | otal of all property on S | Schedule A/B. Add line 55 + line 62 | | | \$750.00 |
| | | | | *************************************** | 1 |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main

| Fill i | n this infor | mation to identify your o | case: | | |
|------------------------------------|--|---|--|--|---|
| Deb | tor 1 | Daniel | | Spencer | |
| | | First Name | Middle Name | Last Name | |
| | tor 2 use, if filing) | First Name | Middle Name | Last Name | |
| Unit | ed States F | Bankruptcy Court for the: | | District of Illinois | |
| | | carriagios Court for tiro. | 1101010111 | (State) | |
| (If kno | e number own) | | | | |
| Of | ficial | Form 106C | | | Check if this is amended filing |
| Sc | hedul | e C: The Prop | erty You Clair | n as Exempt | 04/ |
| | | | | | xemption you claim. One way of doing so is to |
| he a ax- undo our | exempt rer a law to exemption exemption in the exemption | of any applicable state tirement funds—methat limits the exemption would be limited to fee the Property Yout of exemptions are you | tutory limit. Some exempt up claiming? Check one on the control of | emptions—such as those for he llar amount. However, if you cla ollar amount and the value of th | alth aids, rights to receive certain benefits, and alm an exemption of 100% of fair market value ne property is determined to exceed that amoun |
| he a ax- undo our | amount of exempt rer a law to exemption the exemption of | of any applicable state tirement funds—methat limits the exemption would be limited tiffy the Property Yout of exemptions are you are claiming state and for the exemptions are your are claiming state and for the exemptions are your are claiming state and for the exemptions are your are claiming state and for the exemptions are your are claiming state and for the exemptions are your are claiming state and for the exemptions are your area. | tutory limit. Some exempt up claiming? Check one on the control of | emptions—such as those for he llar amount. However, if you classified amount and the value of the tutory amount. Solve, even if your spouse is filing with you exemptions. 11 U.S.C. § 522(b)(3) | alth aids, rights to receive certain benefits, and alm an exemption of 100% of fair market value ne property is determined to exceed that amoun |
| he a ax- undo our | amount of exempt rer a law to exemption the exemption of | of any applicable state tirement funds—methat limits the exemption would be limited stiffy the Property You to fexemptions are you are claiming state and fare claiming federal exemptions. | tutory limit. Some exempt be unlimited in doleron to a particular doleron to the applicable state u Claim as Exempt u claiming? Check one on federal nonbankruptcy exemptions. 11 U.S.C. § 52 | emptions—such as those for he llar amount. However, if you classified amount and the value of the tutory amount. Solve, even if your spouse is filing with you exemptions. 11 U.S.C. § 522(b)(3) | ne property is determined to exceed that amour |
| he a ax- undo our Pari | amount of exempt rer a law to exemption the exemption of | of any applicable state tirement funds—methat limits the exemption would be limited stiffy the Property You to fexemptions are you are claiming state and fare claiming federal exemptions. | tutory limit. Some exempt be unlimited in doleron to a particular deletion to the applicable state unclaiming? Check one on federal nonbankruptcy exemptions. 11 U.S.C. § 52 and Current value of the applicable of the control of the | emptions—such as those for he llar amount. However, if you classed amount and the value of the tutory amount. Any, even if your spouse is filing with you exemptions. 11 U.S.C. § 522(b)(3) 12(b)(2) 12 as exempt, fill in the information be considered amount of the exemption you have a considered amount and the value of the tutory amount. | alth aids, rights to receive certain benefits, and aim an exemption of 100% of fair market value he property is determined to exceed that amount. u. Specific laws that allow exemption |
| he a ax- undo our Pari | amount of exempt rer a law to exempt rer a law to exemption at the exemption of the exempti | of any applicable state tirement funds—methat limits the exemption would be limited attify the Property Yout of exemptions are your are claiming state and for are claiming federal exemptions are your list on School cription of the property chedule A/B that lists to | tutory limit. Some exempt be unlimited in doleron to a particular deletion to a particular deletion to the applicable state. U Claim as Exempt be claiming? Check one on the decrease of the companion of the portion of the portion of the portion you own Copy the value of Schedule A/B | emptions—such as those for he llar amount. However, if you classed amount and the value of the tutory amount. Any, even if your spouse is filing with you exemptions. 11 U.S.C. § 522(b)(3) 12(b)(2) 12 as exempt, fill in the information be considered amount of the exemption you have a considered amount and the value of the tutory amount. | alth aids, rights to receive certain benefits, and aim an exemption of 100% of fair market value he property is determined to exceed that amount. u. Specific laws that allow exemption |
| he a ax- undo our Pari | amount of exempt rer a law to exempt rer a law to exemption at the exemption of the exempti | of any applicable state tirement funds—methat limits the exemption would be limited attify the Property You to of exemptions are you are claiming state and for are claiming federal exemptions of the property you list on School cription of the property chedule A/B that lists the Clothing | tutory limit. Some exempt be unlimited in dolotion to a particular dolotion as Exempt u Claim as Exempt a claiming? Check one on dederal nonbankruptcy exemptions. 11 U.S.C. § 52 and Lead and Current value of the portion you own | emptions—such as those for he llar amount. However, if you classed amount and the value of the tutory amount. Any, even if your spouse is filing with you exemptions. 11 U.S.C. § 522(b)(3) 12(b)(2) 12 as exempt, fill in the information be considered amount of the exemption you have a considered amount and the value of the tutory amount. | alth aids, rights to receive certain benefits, and aim an exemption of 100% of fair market value he property is determined to exceed that amount u. Specific laws that allow exemption semption. 735 ILCS 5/12-1001(a) |
| he a ax- undo our Pari | amount of exempt rer a law to rexempt rer a law to rexemption of the exemption of the exemp | of any applicable state tirement funds—methat limits the exemption would be limited at tify the Property You to fexemptions are you are claiming state and feare claiming federal exemptions of the property you list on School cription of the property chedule A/B that lists the Clothing A/B:11 | tutory limit. Some exercise by be unlimited in dole of the applicable state. Under the applicable state of the applicable stat | emptions—such as those for he llar amount. However, if you cla collar amount and the value of the tutory amount. Any, even if your spouse is filling with you exemptions. 11 U.S.C. § 522(b)(3) 22(b)(2) Amount of the exemption your check only one box for each exemptions Check only one fair market value applicable statutory limit | alth aids, rights to receive certain benefits, and aim an exemption of 100% of fair market value he property is determined to exceed that amount u. Specific laws that allow exemption semption. 735 ILCS 5/12-1001(a) |
| he a ax- undo our Pari | amount of exempt rer a law to rexempt rer a law to rexempt and the results of the | of any applicable state tirement funds—methat limits the exemption would be limited at tify the Property You to fexemptions are you are claiming state and feare claiming federal exemptions of the property you list on School cription of the property chedule A/B that lists the Clothing A/B:11 | tutory limit. Some exempt be unlimited in doleron to a particular deletion to a particular deletion to the applicable state. U Claim as Exempt be claiming? Check one on the decrease of the companion of the portion of the portion of the portion you own Copy the value of Schedule A/B | emptions—such as those for he lar amount. However, if you classed a collar amount and the value of the tutory amount. Inly, even if your spouse is filing with you exemptions. 11 U.S.C. § 522(b)(3) 12(b)(2) It as exempt, fill in the information be compared as a comp | alth aids, rights to receive certain benefits, and aim an exemption of 100% of fair market value he property is determined to exceed that amount u. Specific laws that allow exemption cemption. 735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(b) |

☐ No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Case 18-08774 Doc 1 Document Page 21 of 68

Debtor 1 Daniel Spencer Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$250.00 description: \checkmark \$250.00 Television/Cellular 100% of fair market value, up to any Phone applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Other financial account, Skylite Cash Card 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(f) Brief \$0.00 description: $\overline{}$ \$0 Life ins w/ Globe 100% of fair market value, up to any Line from applicable statutory limit

Schedule A/B:

31

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 22 of 68

| | | | G | | | |
|-----------------|-------------------------------------|------------------------------|---|-------------------------|---|-----------------------------------|
| Fill in this | information to identify your c | ase: | | | | |
| Debtor 1 | Daniel | | Spencer | | | |
| | First Name | Middle Name | Last Name | | | |
| Debtor 2 | | | | | | |
| (Spouse, if fil | ing) First Name | Middle Name | Last Name | | | |
| United Sta | ates Bankruptcy Court for the: | Northern | District of Illinois | | | |
| | | <u> </u> | (State) | | | |
| Case num | ber | | | | | |
| | | | | | | Check if this is an |
| Offici | al Form 106D | | | | | amended filing |
| Sche | dule D: Credit | ors Who Ha | ve Claims Secu | red by Prop | erty | 12/15 |
| more space | | | le are filing together, both are ed mber the entries, and attach it to | | | |
| 1. D o a | ny creditors have claims s | secured by your proper | ty? | | | |
| | No. Check this box and sub | mit this form to the court | with your other schedules. You h | ave nothing else to rep | ort on this form. | |
| | Yes. Fill in all of the information | on below. | | | | |
| Part 1: | List All Secured Claims | | | | | |
| for ea | | ditor has a particular claim | red claim, list the creditor separately, list the other creditors in Part 2. As g to the creditor's name. | | Column B Value of collateral that supports this claim | Column C Unsecured portion If any |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 23 of 68

| Fill i | n this infori | nation to identify your c | ase: | | | | | |
|--------------------------------|---|--|--|--|--|----------------------------|----------------------------------|-------------------------------|
| Deb | tor 1 | Daniel | | Spencer | | | | |
| | | First Name | Middle Name | Last Name | | | | |
| Deb | | E: | AAT LIII AI | 1 | | | | |
| (Spot | use, if filing) | First Name | Middle Name | Last Name | | | | |
| | | ankruptcy Court for the: | Northern | District of Illinois (State) | | | | |
| Case (If knd | e number own) | | | | | | | |
| Off | icial F | orm 106E/F | | | | Che | ck if this is an | n amended filing |
| Sc | hedu | le E/F: Cre | ditors Who | Have Unse | cured Claims | | | 12/15 |
| Form clain the e know | 106A/B) ans that are entries in the sinth (n). | and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At | cutory Contracts and Une reditors Who Hold Claims | expired Leases (Official s Secured by Property. I | Also list executory contracts Form 106G). Do not include a f more space is needed, copy top of any additional pages, v | ny creditor the Part yo | s with partia ou need, fill i | ally secured t out, number |
| 1. | - | editors have priority un Go to Part 2. | secured claims against y | ou? | | | | |
| 2. | listed, ider As much a Continuati | ntify what type of claim it as possible, list the claims on Page of Part 1. If mor | is. If a claim has both priorit | y and nonpriority amounding to the creditor's name particular claim, list the ot | | both priority | and nonprio | rity amounts. |
| | | | | | | Total claim | Priority amount | Nonpriority amount |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 24 of 68

| Debto | or 1 Daniel First Name | Mid | dle Name | Spencer Last Name | Case number (if known) | |
|--------|---|--|---|---|---|-------------------|
| Part 2 | | f Your NONPRIORIT | | | | |
| 3. C | No. You has Yes. ist all of your nsecured claim more than on | ors have nonpriority unservave nothing to report in a nonpriority unsecured on, list the creditor separate | ecured claims again this part. Submit this claims in the alphab by for each claim. For | st you? form to the c etical order o each claim liste | ourt with your other schedules. f the creditor who holds each claim. If a creditor has more d, identify what type of claim it is. Do not list claims already included the control of the | cluded in Part 1. |
| ۲ | age of Part 2. | | | | | Total claim |
| 4.1 | | E AUTO FINAN reditor's Name S PKWY Street | | WI | st 4 digits of account number 1001 nen was the debt incurred? 7/2016 of the date you file, the claim is: Check all that apply. | \$10,485.00 |
| | Debtor 1 Debtor 2 Debtor 1 At least c Check if | • | | Ty | Contingent Unliquidated Disputed pe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 072 Automobile | |
| 4.2 | City of Chicae Nonpriority C 121 N. LaSal Number | reditor's Name | | WI | st 4 digits of account number nen was the debt incurred? of the date you file, the claim is: Check all that apply. Contingent Unliquidated | \$2,500.00 |
| | Debtor 1 Debtor 2 Debtor 1 At least c Check if | • | | | Disputed pe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify | |
| 4.3 | COMENITYC Nonpriority C PO BOX 182 Number | reditor's Name | | WI | st 4 digits of account number 3932 nen was the debt incurred? 3/2016 of the date you file, the claim is: Check all that apply. | \$103.00 |
| | Debtor 1 Debtor 2 Debtor 1 At least 0 Check if | State od the debt? Check one. only | | [| Contingent Unliquidated Disputed pe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 25 of 68

Debtor 1 Daniel Spencer Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Stoneberry Credit \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1356 Williams Street When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 54729 Chippewa Falls Wisconsin State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Unsecured debt V Is the claim subject to offset? No Yes WEBBNK/FHUT \$749.00 Last 4 digits of account number 0050 Nonpriority Creditor's Name When was the debt incurred? 7/2003 6250 RIDGEWOOD ROA Street Number As of the date you file, the claim is: Check all that apply. Contingent 56303 SAINT CLOUD Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. $\overline{}$ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

Other. Specify

 $\overline{\mathbf{v}}$

CreditCard

Is the claim subject to offset?

✓ No Yes Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 26 of 68

Debtor 1 Daniel Spencer Case number (if known)

| First Nar | ne Middle Name Last Name | | | |
|--------------------------|---|-------|------------------------------------|--------------------|
| Part 4: Add th | e Amounts for Each Type of Unsecured Claim | | | |
| | mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim. | for s | tatistical reporting purposes only | 7. 28 U.S.C. §159. |
| | | | Total claims | |
| Total claims from Part 1 | 6a. Domestic support obligations. | 6a. | \$0.00 | |
| | 6b. Taxes and certain other debts you owe the government | 6b. | \$0.00 | |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | \$0.00 | |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$0.00 | |
| | 6e. Total. Add lines 6a through 6d. | 6e. | \$0.00 | |
| | | | Total claims | |
| Total claims from Part 2 | 6f. Student loans | 6f. | \$0.00 | |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$0.00 | |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$0.00 | |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$13,837.00 | |
| | 6j. Total. Add lines 6f through 6i. | 6j. | \$13,837.00 | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 27 of 68

| Debtor 1 | Daniel | | Spencer | |
|---------------------|---------------------------|-------------|------------------------------|--|
| | First Name | Middle Name | Last Name | |
| Debtor 2 | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | |
| United States E | Bankruptcy Court for the: | Northern | District of Illinois (State) | |
| Case number | | | , , | |
| (If known) | | | | |

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 28 of 68

| | | | 20 | oamone rago | 20 01 00 |
|----------|---|---|---|---|---|
| Fill | in this infor | mation to identify you | ır case: | | |
| Del | otor 1 | Daniel | | Spencer | |
| | | First Name | Middle Name | Last Name | |
| - | otor 2 ouse, if filing) | First Name | Middle Name | Last Name | |
| Llni | itad Statos E | Bankruptcy Court for th | | District of Illinois | |
| OIII | iteu States E | sankruptcy Court for th | ie. <u>Northern</u> | (State) | |
| | se number nown) | | | | |
| Ot | fficial | Form 106F | <u> </u> | | Check if this is an amended filing |
| Sc | hedul | e H: Your Co | odebtors | | 12/15 |
| 1. 2. | Do you ha No Yes Within the Idaho, Lou Yes. | e last 8 years, have y uisiana, Nevada, New M Go to line 3. | f you are filing a joint case, do ou lived in a community pro Mexico, Puerto Rico, Texas, W rmer spouse, or legal equiva | perty state or territory? (ashington, and Wisconsin.) | Community property states and territories include Arizona, California, |
| | | | unity state or territory did you | ı live? | _ Fill in the name and current address of that person. |
| | | Name of your spous | e, former spouse, or legal equ | ivalent | |
| | | Number Street | | | |
| | | City | State | Zip Code | |
| 3. | again as a | a codebtor only if tha | it person is a guarantor or c | osigner. Make sure you h | rour spouse is filing with you. List the person shown in line 2 ave listed the creditor on Schedule D (Official Form 106D), lule D, Schedule E/F, or Schedule G to fill out Column 2. |
| | Column 1 | : Your codebtor | | | Column 2: The creditor to whom you owe the debt |

Check all schedules that apply:

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 29 of 68

| Fill in this in | formation to identify | your case: | | | | | | | |
|---|---|---|-----------------------|----------------|-------------------|-------------------|---|----------|----------|
| Debtor 1 | Daniel First Name | Middle Name | Spend Last N | | ; | – Che | eck if this is: | | |
| Debtor 2 (Spouse, if filing | First Name | Middle Name | Last N | lame |) | - 🗖 | An amended filing | | |
| the: Case number | Bankruptcy Court for | Northern | District of III | inois State | | - " | A supplement showing expenses as of the follo | | |
| (If known) | | | | | | | MM / DD / YYYY | | |
| Official | Form 106I | | | | | | | | |
| Schedu | le I: Your In | come | | | | | | | 12/15 |
| information a spouse. If mo number (if kr | about your spouse. I | • | d your spou | se is | not filing | with you, do | not include information | tion abo | out your |
| Fill in you information | r employment | | Debtor 1 | l | | | Debtor 2 | | |
| If you hav attach a se | e more than one job, eparate page with n about additional | Employment status Occupation | Emplo | - | yed | | Employed Not Employed | | |
| | art time, seasonal, or eyed work. | Employer's name | R & M Ser | vices | of Illinois Ll | _C | | | |
| Occupatio | n may include student aker, if it applies. | Employer's address | 2020 N C Number St | | nia Ste 263 | | Number Street | | |
| | | | Chicago City | | Illinois State | 60647 Zip Code | City | State | Zip Code |
| | | How long employed there? | 27 years 2 | 2 mo | nths | | | _ | |
| Part 2: Giv | ve Details About N | onthly Income | | | | | | | |
| spouse unles | ss you are separated. | he date you file this form e more than one employer, et to this form. | • | | rmation for a | • | or that person on the line | • | |
| | | ary, and commissions (before calculate what the monthly v | | 2. | | \$1,366.30 | non-filing spouse | _ | |
| 3. Estimat | e and list monthly over | time pay. | | 3. | | + \$0.00 | | | |
| 4. Calcula | te gross income. Add li | ne 2 + line 3. | | 4. | | \$1,366.30 | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 30 of 68

| Debtor 1Daniel First Name Middle | Name Last Name | 2 | Case number (| (if | | |
|--|--|----------|----------------------------|-----------------------------------|---------|--------------------------|
| riist Name iiiiuule | name Last Name | <u>-</u> | known) For Debtor 1 | For Debtor 2 or non-filing spouse | | |
| Copy line 4 here | → | 4. | \$1,366.30 | | ı | |
| 5. List all payroll deductions: | | | | | | |
| 5a. Tax, Medicare, and Social Security dec | ductions | 5a. | \$283.23 | | | |
| 5b. Mandatory contributions for retiremen | | 5b. | \$0.00 | | | |
| 5c. Voluntary contributions for retirement | • | 5c. | \$0.00 | | | |
| 5d. Required repayments of retirement fu | • | 5d. | \$0.00 | | | |
| 5e. Insurance | | 5e. | \$0.00 | | | |
| 5f. Domestic support obligations | | 5f. | \$0.00 | | | |
| 5g. Union dues | | 5g. | \$0.00 | | | |
| 5h. Other deductions. Specify: | | 5h. | | | | |
| 6. Add the payroll deductions. Add lines 5a + 5+5h. | <u> </u> | 6. | \$283.23 | | | |
| 7. Calculate total monthly take-home pay. So | ubtract line 6 from line 4. | 7. | \$1,083.07 | | | |
| 8. List all other income regularly received: | | | | | | |
| 8a. Net income from rental property and fi business, profession, or farm | | | | | | |
| Attach a statement for each property and gross receipts, ordinary and necessary bu the total monthly net income. | | 8a. | \$0.00 | | | |
| 8b. Interest and dividends | | 8b. | \$0.00 | | | |
| 8c. Family support payments that you, a n dependent regularly receive | on-filing spouse, or a | | | | | |
| Include alimony, spousal support, child so divorce settlement, and property settlement | | 8c. | \$0.00 | | | |
| 8d. Unemployment compensation | | 8d. | \$0.00 | | | |
| 8e. Social Security | | 8e. | \$0.00 | | | |
| 8f. Other government assistance that you Include cash assistance and the value (if k cash assistance that you receive, such as under the Supplemental Nutrition Assistan housing subsidies Specify: Food Assistance Programs Income | nown) of any non- food stamps (benefits | 8f. | \$172.00 | | | |
| 8g. Pension or retirement income | | 8g. | \$0.00 | | | |
| 8h. Other monthly income. Specify: Prorate | ed tax refund | 8h. | | | | |
| 9. Add all other income Add lines 8a + 8b + 8c | | 9. | \$280.00 | |] | |
| 10. Calculate monthly income. Add line 7 + line Add the entries in line 10 for Debtor 1 and De | | 10. | \$1,363.07 + | | = | \$1,363.07 |
| State all other regular contributions to the Include contributions from an unmarried parti- friends or relatives. Do not include any amounts already included | ner, members of your househo | old, yo | ur dependents, your roomma | | | |
| Specify: | | | | | 11. + _ | \$0.00 |
| 12. Add the amount in the last column of line Write that amount on the <i>Summary of Schede</i> | | | | | 12. | \$1,363.07 |
| 40 Post of the state of | | | | | | ombined onthly income |
| Do you expect an increase or decrease w No. | itnin the year after you file t | nis fo | rm? | | | |
| Yes. Explain: | | | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 31 of 68

| | | D00 | differit Tage 31 of or | , | | |
|----------------------------|--|---|--|-------------------------------------|---------------------|--------------------|
| Fill in this infor | mation to identify your c | ase: | | | | |
| Debtor 1 | Daniel | | Spencer | | | |
| | First Name | Middle Name | Last Name | Check if this is: | | |
| Debtor 2 | | | | | ~ | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | An amended filing | Ą | |
| United States B | Bankruptcy Court for the: | Northern | District of Illinois | A supplement she expenses as of the | | etition chapter 13 |
| Case number | | | (State) | experience de et a | io ionownig a | ato. |
| (If known) | | | | MM / DD / YYYY | | |
| Official | Form 106J | | | | | |
| - | e J: Your Exp | enses | | | | 12/15 |
| information. If | | | are filing together, both are equal is form. On the top of any addition | | | |
| Part 1: Des | cribe Your Househol | d | | | | |
| 1. Is this a joi | int case? | | | | | |
| ✓ No. Go | o to line 2 | | | | | |
| Yes. D | oes Debtor 2 live in a se | parate household? | | | | |
| , | No | | | | | |
| 1 | | e Official Forms 106J-2, <i>Exp</i> | enses for Separate Household of Deb | tor 2. | | |
| 2. Do you hav | re dependents? |) | | | | |
| Do not list I Debtor 2. | | es. Fill out this information fo ch dependent | Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does depe with you? | ndent live |
| | penses include | 1 | | | | |
| than | — · | | | | | |
| yourself an dependent | - | es | | | | |
| Part 2: Esti | mate Your Ongoing N | Monthly Expenses | | | | |
| | | | you are using this form as a sunn | amont in a Chantar 12 | oooo to ron | ort. |
| | of a date after the bankı | | s you are using this form as a supp upplemental Schedule J, check the | | - | |
| | | ash government assistanc on Schedule I: Your Incon | | | , | Your expenses |
| | I or home ownership exporthe ground or lot. 4. | penses for your residence. | Include first mortgage payments and | | 4. | \$200.00 |
| If not inc | luded in line 4: | | | | | |
| 4a. Real e | state taxes | | | | 4a | \$0.00 |
| 4b. Prope | rty, homeowner's, or rent | er's insurance | | | 4b. | \$0.00 |

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 32 of 68

 Debtor 1 First Name
 Daniel
 Spencer
 Case number (if known)

 Last Name
 Last Name

| First Name | Middle Name Last Name | | |
|---|---|-----|---------------|
| | | | Your expenses |
| 5. Additional mortgage paymer | nts for your residence, such as home equity loans | 5. | \$0.00 |
| 6. Utilities: | | | |
| 6a. Electricity, heat, natural gas | S | 6a. | \$0.00 |
| 6b. Water, sewer, garbage coll | ection | 6b. | \$0.00 |
| 6c. Telephone, cell phone, Inte | ernet, satellite, and cable services | 6c. | \$90.00 |
| 6d. Other. Specify: | | 6d | \$0.00 |
| 7. Food and housekeeping supp | | 7. | \$400.00 |
| 8. Childcare and children's edu | ucation costs | 8. | \$0.00 |
| 9. Clothing, laundry, and dry cl | eaning | 9. | \$125.00 |
| 10. Personal care products and | d services | 10. | \$125.00 |
| 11. Medical and dental expens | es | 11. | \$60.00 |
| 12. Transportation. Include gas, Do not include car payments | | 12. | \$175.00 |
| 13. Entertainment, clubs, recre | eation, newspapers, magazines, and books | 13. | \$0.00 |
| 14. Charitable contributions an | nd religious donations | 14. | \$38.00 |
| 15. Insurance. Do not include insurance dedu | ucted from your pay or included in lines 4 or 20. | | |
| 15a. Life insurance | | 15a | \$0.00 |
| 15b. Health insurance | | 15b | \$0.00 |
| 15c. Vehicle insurance | | 15c | \$0.00 |
| 15d. Other insurance. Specify: | <u>:</u> | 15d | \$0.00 |
| 16. Taxes. Do not include taxes of | deducted from your pay or included in lines 4 or 20. | | |
| Specify: | | 16 | \$0.00 |
| 17. Installment or lease payme | nts: | | |
| 17a. Car payments for Vehicle | 1 | 17a | \$0.00 |
| 17b. Car payments for Vehicle | .2 | 17b | \$0.00 |
| 17c. Other. Specify: | | 17c | \$0.00 |
| 17d. Other. Specify: | | 17d | \$0.00 |
| | maintenance, and support that you did not report as deducted from | | \$0.00 |
| | le I, Your Income (Official Form 106I). | 18. | |
| 19. Other payments you make t Specify: | o support others who do not live with you. | 10 | 00.00 |
| | es not included in lines 4 or 5 of this form or on Schedule I: Your Income. | 19. | \$0.00 |
| 20a. Mortgages on other prop | | 20a | \$0.00 |
| 20b. Real estate taxes. | | 20b | \$0.00 |
| 20c. Property, homeowner's, | or renter's insurance | 20c | \$0.00 |
| 20d. Maintenance, repair, and | | 20d | \$0.00 |
| 20e. Homeowner's association | | 20e | \$0.00 |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 33 of 68

| Debtor 1 Daniel Spencer Case number (if known) | |
|---|------------|
| First Name Middle Name Last Name | |
| 21. Other. Specify: 21 | \$0.00 |
| 22. Calculate your monthly expenses. | \$1,213.00 |
| 22a. Add lines 4 through 21. | \$0.00 |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | \$1,213.00 |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | |
| 23. Calculate your monthly net income. | |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | \$1,363.07 |
| 23b. Copy your monthly expenses from line 22 above. | \$1,213.00 |
| 23c. Subtract your monthly expenses from your monthly income. | \$150.07 |
| The result is your monthly net income. 23c | |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes Explain here: | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 34 of 68

| Debtor 2 Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number |
|--|
| Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois |
| Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) |
| Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois |
| Debtor 2 |
| |
| |
| Debtor 1 Daniel Spencer First Name Middle Name Last Name |

Check if this is an amended filing

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Pai | t 1: Sign Below | |
|-----|--|---|
| | Did you pay or agree to pay someone who is NOT an attorney to h | nelp you fill out bankruptcy forms? |
| | ✓ No | |
| | Yes. Name of person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |
| | | |
| | | |
| | Under penalty of perjury, I declare that I have read the summary a | and schedules filed with this declaration and |
| | that they are true and correct. | |
| × | /s/ Daniel Spencer | * |
| | Signature of Debtor 1 | Signature of Debtor 2 |
| | Date 3/27/2018 | Date |
| | MM/DD/YYYY | MM/DD/YYYY |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 35 of 68

| Fill in th | nis infori | mation to identify your c | ase: | | | | Ī | | |
|--------------------|-------------------------|--|--------------------------------------|----------------------|------------------|------------------|---------------|-------------------|-----------------------------------|
| Debtor | 1 | Daniel | | | Spencer | | | | |
| Datasa | 0 | First Name | Middle I | Name | Last Name | _ | | | |
| Debtor (Spouse, | | First Name | Middle I | Name | Last Name | | | | |
| United | States B | ankruptcy Court for the: | Northern | Distr | rict of Illinois | | | | |
| Case n | | | | | (State) | | | | |
| Offic | cial | Form 107 | | | | | J | | Check if this is a amended filing |
| State | emei | nt of Financia | l Affairs f | or Individ | duals F | ilina for I | Bankru | ptcv | 04/1 |
| Be as o | complet ation. It | te and accurate as pos more space is neede own). Answer every qu | ssible. If two m d, attach a sepa | arried people | are filing to | gether, both a | re equally re | esponsible for su | |
| Part 1: | Give | Details About Your | Marital Status | and Where Y | ou Lived B | efore | | | |
| 1. V | What is | your current marital sta | tus? | | | | | | |
| | ☐ Mar | ried married | | | | | | | |
| 2. [| — Durina ti | he last 3 years, have yo | u lived anvwhere | e other than wh | ere vou live | now? | | | |
| [| ✓ No Yes | List all of the places yo | u lived in the last | t 3 years. Do no | ot include wh | ere you live nov | W. | | |
| | Deb | tor 1: | | Dates Debto there | r 1 lived | Debtor 2: | | | Dates Debtor 2 lived there |
| | | | | | | Same as D | ebtor 1 | | Same as Debtor 1 |
| | Nun | nber Street | | From | | Number Street | | | From |
| | City | State | Zip Code | | | City | State | Zip Code | |
| | | | | | | Same as D | ebtor 1 | | Same as Debtor 1 |
| | Nun | nber Street | | From | | Number Street | | | From To |
| | City | State | Zip Code | | | City | State | Zip Code | |
| | <i>d territor</i> No | last 8 years, did you evies include Arizona, Califo | rnia, Idaho, Louis | siana, Nevada, Ne | ew Mexico, P | uerto Rico, Texa | | | mmunity property states |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 36 of 68

| t 2: | First Name Middle | Spen e Name Last N | | number (if known) | |
|-------------------------------------|--|---|--|--|---|
| | Explain the Sources of Your Inc | | | | |
| Did : Fill in activ | you have any income from employmenthe total amount of income you receitities. If you are filing a joint case and you No Yes. Fill in the details. | ent or from operating a lived from all jobs and all bu | isinesses, including part-time | - | years? |
| | | Debtor 1 | | Debtor 2 | |
| | | Sources of income Check all that apply. | Gross income (before deductions and exclusions) | Sources of income Check all that apply. | Gross income (before deductions and exclusions) |
| | om January 1 of current year until e date you filed for bankruptcy: | Wages, commissions, bonuses, tips Operating a business | | Wages, commissions, bonuses, tips Operating a business | |
| | r last calendar year: anuary 1 to December 31, 2017) YYYY | Wages, commissions, bonuses, tips Operating a business | \$1000.00 | Wages, commissions, bonuses, tips Operating a business | |
| | r the calendar year before that: anuary 1 to December 31, 2016) YYYY | Wages, commissions, bonuses, tips Operating a business | \$1000.00 | Wages, commissions, bonuses, tips Operating a business | |
| _ | ou receive any other income during | | _ | | |
| Inclupubli filing | vou receive any other income during de income regardless of whether that is c benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details. | ncome is taxable. Example: come; interest; dividends; you received together, list | s of other income are alimony; money collected from lawsuits; it only once under Debtor 1. | ; royalties; and gambling and | |
| Inclui publi filing List e | de income regardless of whether that in c benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from | ncome is taxable. Example: come; interest; dividends; you received together, list | s of other income are alimony; money collected from lawsuits; it only once under Debtor 1. | ; royalties; and gambling and | |
| Inclupubli filing | de income regardless of whether that in c benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from | ncome is taxable. Example come; interest; dividends; you received together, list n each source separately. D | s of other income are alimony; money collected from lawsuits; it only once under Debtor 1. | ; royalties; and gambling and listed in line 4. | |
| Incluipubli filing List & | de income regardless of whether that in c benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from | ncome is taxable. Example: come; interest; dividends; you received together, list n each source separately. D Debtor 1 Sources of income | s of other income are alimony; money collected from lawsuits; it only once under Debtor 1. On not include income that you Gross income from each source (before deductions | royalties; and gambling and listed in line 4. Debtor 2 Sources of income | Gross income from each source (before deductions and |
| Inclupubli filing List e | de income regardless of whether that in come that income that income that income that income that in a joint case and you have income that each source and the gross income from No Yes. Fill in the details. | ncome is taxable. Example come; interest; dividends; you received together, list in each source separately. Debtor 1 Sources of income Describe below. | s of other income are alimony; money collected from lawsuits; it only once under Debtor 1. On not include income that you Gross income from each source (before deductions and exclusions) | royalties; and gambling and listed in line 4. Debtor 2 Sources of income | Gross income from each source (before deductions are |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 37 of 68

Debtor 1 Daniel Spencer Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 38 of 68

| or 1 Daniel | | | Spe | ncer | Case number | (if known) |
|--|---|---|--|---|---|--|
| First Name | | Middle Name | Last | Name | | |
| nsiders include your corporations of whic | relatives; and the relatives; and the relatives; and the relatives and the relatives and the relatives; and | ny general partners n officer, director, p ess you operate as | s; relatives of any goerson in control, or | eneral partners; part or owner of 20% or | nerships of which y more of their voting | who was an insider? ou are a general partner; securities; and any managing domestic support obligations, |
| Yes. List all pay | ments to a | an insider. | | | | |
| | | | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
| Insider's Name | | | | | | |
| Number Street | | | | | | |
| City | State | Zip Code | | | | |
| Insider's Name | | | | | | |
| Number Street | | | | | | |
| City | State | Zip Code | | | | |
| insider? Include payments on | debts gua | | d by an insider. | Total amount paid | Amount you still owe | n account of a debt that benefited an Reason for this payment |
| | | | | | | Include creditor's name |
| Insider's Name | | | | | | |
| Number Street | | | | | | |
| City | State | | | | | |
| | | Zip Code | | | | |
| Insider's Name | | Zip Code | | | | |
| Insider's Name Number Street | | Zip Code | | | | |
| | State | Zip Code | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Page 39 of 68 Document

Spencer

Debtor 1 Daniel Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2011 Dodge Calibur \$0 10/2017 City of Chicago Parking Creditor's Name Explain what happened 121 N. LaSalle St # 107A Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60602 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 40 of 68

| Debt | tor 1 | Daniel First Name | Middle Name | Spencer Last Name | Case number (if known) | - | |
|------|----------|--|-----------------------|------------------------------|--------------------------------|--------------------------|--------------------|
| 11. | | thin 90 days before you filed counts or refuse to make a p | | | nk or financial institution, s | set off any amour | nts from your |
| | ✓ | No Yes. Fill in the details. | | | | | |
| | | 1 | | Describe the action the | creditor took | Date action was taken | Amount |
| | | Creditor's Name | | | | | |
| | | Number Street | | | | | |
| | | | | Last 4 digits of account no | umber: XXXX- | | |
| | | City State | Zip Code | | | | |
| 12. | | thin 1 year before you filed fo pointed receiver, a custodian | | y of your property in the p | ossession of an assignee for | r the benefit of c | reditors, a court- |
| | ✓ | No Yes | | | | | |
| Part | 5: | List Certain Gifts and Co | ontributions | | | | |
| 13. | Wi | ithin 2 years before you filed | for bankruptcy, did y | ou give any gifts with a tol | al value of more than \$600 | per person? | |
| | ∠ | No Yes. Fill in the details for ea | ach gift. | | | | |
| | | Gifts with a total value of n per person | nore than \$600 | Describe the gifts | | Dates you gave the gifts | Value |
| | | | | | | | |
| | | Person to Whom You Gave the | ne Gift | | | | |
| | | Number Street | | | | | |
| | | City State | Zip Code | | | | |
| | | Person's relationship to you | | | | | |
| | | Person to Whom You Gave the | he Gift | | | | |
| | | Number Street | | | | | |
| | | City State | Zip Code | | | | |
| | | Person's relationship to you | | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 41 of 68

| Debto | or 1 | Daniel | | Spencer | Case number (if know | wn) | |
|--------|----------|--|---------------------------|-----------------------------------|--|-----------------------------|--------------------|
| | | First Name | Middle Name | Last Name | | | |
| | | | | | | | |
| 14. | Wit | hin 2 years before you file | ed for bankruptcy, did y | you give any gifts or contri | butions with a total value | of more than \$600 | to any charity? |
| | V | No | | | | | |
| | Ħ | Yes. Fill in the details for | each gift or contribution | n. | | | |
| | ш | | - | | | | W 1 |
| | | Gifts or contributions to that total more than \$6 | | Describe what you con | tributed | Date you contributed | Value |
| | | that total more than 90 | 00 | | | Contributed | |
| | | | | | | | |
| | | Charity's Name | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | Number Street | | | | | |
| | | | | | | | |
| | | City State | Zip Code | | | | |
| | | List Osstalis Lassas | | | | | |
| Part (| 6: | List Certain Losses | | | | | |
| | | | | | | | |
| | | | d for bankruptcy or sine | ce you filed for bankruptcy | , did you lose anything be | cause of theft, fire, | other disaster, or |
| | gan | nbling? | | | | | |
| | V | No | | | | | |
| | Ħ | Yes. Fill in the details. | | | | | |
| | Ш | | | | | | |
| | | Describe the property y | ou lost and | | e coverage for the loss | Date of your | Value of property |
| | | how the loss occurred | | | insurance has paid. List s on line 33 of <i>Schedule</i> | loss | lost |
| | | | | A/B: Property. | 3 OIT HITE GO OI OCHEGUIE | | |
| | | | | 1 | | | |
| | | | | | | | |
| Part ' | 7. | List Certain Payments | s or Transfers | | | | |
| | | No Yes. Fill in the details. | , , , , | credit counseling agencies f | | | |
| | Y | | | | | | |
| | | | | Description and value transferred | of any property | Date payment or transfer | Amount of payment |
| | | | | transierreu | | was made | payment |
| | | Semrad Law Firm | | Attorney's Fee - 175.00 | | 2/2/2018 | \$175.00 |
| | | Person Who Was Paid | | Attorney 51 ee - 175.00 | | 2/2/2010 | ψ170.00 |
| | | 20 S. Clark Street | | | | | |
| | | Number Street | | | | | |
| | | 28th Floor | | | | | |
| | | | 00000 | | | | |
| | | Chicago Illinois | | | | | |
| | | City State | Zip Code | | | | |
| | | Email or website address | | | | | |
| | | Email of Wobollo address | | | | | |
| | | Person Who Made the Pag | yment, if Not You | | | | |
| | | | | | | | |
| | | Person Who Was Paid | | | | | |
| | | . 5.55 | | | | | |
| | | Number Street | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | City State | Zip Code | | | | |
| | | | | | | | |
| | | Email or website address | | | | | |
| | | Doroon Who Mada the De | um ont if Not Ver | | | | |
| | | Person Who Made the Par | yment, if Not You | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 42 of 68

| Deb | tor 1 | Daniel | | Spencer Ca | se number (if known) | | | |
|-----|--------------|--|--|---|----------------------|------------------------------------|----------|------------------------------|
| | Ī | First Name | Middle Name | Last Name | | | | |
| 17. | help Do n | you deal with your cre not include any payment No | ed for bankruptcy, did yo editors or to make payme or transfer that you listed o | | alf pay or transfer | any property to a | inyone v | who promised to |
| | | Yes. Fill in the details. | | | | | | |
| | | | | Description and value of any prop transferred | erty | Date payment or transfer was made | Amou | nt of payment |
| | | Person Who Was Paid | | | | | | |
| | | Number Street | | | | | | |
| | | City State | e Zip Code | | | | | |
| | | Oily State | e Zip Code | | | | | |
| | ✓ | transfers that you have a No Yes. Fill in the details. | lready listed on this statem | Description and value of property transferred | payments re | y property or ceived or debts p | aid | Date transfer was |
| | | | | | in exchange | | | made |
| | | Person Who Received T | ransfer | | | | | |
| | | Number Street | | | | | | |
| | | City State Person's relationship to | • | | | | | |
| | | Person Who Received T | ransfer | | | | | |
| | | Number Street | | | | | | |
| | | City State Person's relationship to | • | | | | | |
| 19. | tene (The | nin 10 years before you eficiary? use are often called asset- No Yes. Fill in the details. | | you transfer any property to a self-se | ettled trust or sim | ilar device of whi | ch you | are a |
| | Ц | 23.1 2.0 000 | | Description and value of the pro | perty transferred | | | Date transfer was made |
| | | Name of trust | | | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 43 of 68

| btor 1 | Daniel First Name | Middle Name | Spencer | Case number (if known) | | |
|------------|--|-------------------|---|---|--|---|
| | | | Last Name | 10: 11: | | |
| 8: | List Certain Financial Ad | counts, Instru | ments, Safe Deposit Boxes, | and Storage Units | | |
| mo Incl | ved, or transferred? | market, or other | rere any financial accounts or instinancial accounts; certificates of deutions. | | | |
| ✓ | No | | | | | |
| | Yes. Fill in the details. | | | | | |
| | | | Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last baland before closing or transfer |
| | Person Who Was Paid | | _ XXXX- | Checking | | |
| | Number Street | | _ | Savings | | |
| | - Street | | _ | Money market Brokerage | | |
| | City State | Zip Code | _ | Other | | |
| | Person Who Was Paid | | _ XXXX- | Checking | | |
| | | | _ | Savings | | |
| | Number Street | | | Money market | | |
| | | | _ | Brokerage | | |
| | City State | Zip Code | _ | Other | | |
| | er valuables? No Yes. Fill in the details. | | Who else had access to it? | Describe the conf | tents | Do you still have it? |
| | Name of Financial Institution | | Name | | | ☐ No |
| | Number Street | | Number Street | | | Yes |
| | | | City State Zip | Code | | |
| | City State | Zip Code | | | | |
| Hav | ve vou stored property in a s | torage unit or pl | ace other than your home within | 1 1 vear before you filed for bar | nkruptcv? | |
| | | | • | • | | |
| ¥ | No Yes. Fill in the details. | | | | | |
| Ш | 100.11.11.11.00.00.00.00.00.00.00.00.00. | | Who else had access to it? | Describe the cont | tents | Do you still have it? |
| | Name of Storage Facility | | Name | | | No |
| | Number Street | | Number Street | | | Yes |
| | | | | 0.1 | | |
| | | | City State Zip | o Code | | |
| | City State | Zip Code | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 44 of 68

Debtor 1 Daniel Spencer Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 45 of 68

| Deb | | Daniel | | | Spencer | C | ase number (/ | if known) | |
|------|------|----------------------------|-----------------|-----------------|------------------------|---------------------|---------------|--|--------------------|
| | | First Name | N | Middle Name | Last Name | | | | |
| 26. | Hav | e you been a party | y in any judici | al or administr | ative proceeding u | nder any environm | ental law? Ir | nclude settlements and ord | ers. |
| | | No Yes. Fill in the det | ails. | | | | | | |
| | | | | | Court or agency | | Nature | of the case | Status of the case |
| | | Case title | | | Court Name | | - | | Pending |
| | | Case number | | | NumberStreet | | - | | On appeal |
| | | _ | | | City State | e Zip Code | _ | | Concluded |
| Part | 11: | Give Details Ab | oout Your Bu | usiness or Co | onnections to Any | / Business | | | |
| 27. | Witl | nin 4 years before | you filed for b | ankruptcy, did | l you own a busines | s or have any of th | e following o | connections to any busines | s? |
| | | | | | ade, profession, or o | = | | part-time | |
| | | A member of A partner in a | | iity company (L | LC) or limited liabili | ıy parınersnip (LLF | 7) | | |
| | | An officer, die | rector, or mar | | e of a corporation | | | | |
| | | | | | equity securities of a | corporation | | | |
| | Z | No. None of the a | | | details below for ea | ach husiness | | | |
| | Ч | roo. Oncon an and | at apply above | | | nature of the busin | ness | Employer Identification include Social Security | |
| | | Business Name | | | _ | | | EIN: | |
| | | Number Street | | | _ | | | Dates business existed | |
| | | | | | Name of acco | ountant or bookke | eper | Dates business existed | |
| | | City | State | Zip Code | | | | From To | |
| | | | | | | | | | |
| | | | | | Describe the | nature of the busin | ness | Employer Identification include Social Security in | |
| | | Business Name | | | _ | | | EIN: | |
| | | Number Street | | | _ | | | Dates business existed | |
| | | City | State | Zip Code | Name of acco | ountant or bookke | eper | FromTo | |
| | | | | | | | | | |
| | | | | | De serile e de s | water aftha beat | | Formion and satisfaction | www.hou.Do.not |
| | | | | | Describe the | nature of the busin | ness | Employer Identification include Social Security in | |
| | | Business Name | | | _ | | | EIN: | |
| | | Number Street | | | Name of acce | ountant or bookke | eper | Dates business existed | |
| | | City | State | Zip Code | | | | From To | |
| | | | | | | | | | |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 46 of 68

| Deb | otor 1 Daniel | | | Spencer | Case number (if known) |
|-----|----------------|---|-----------------------|---|--|
| | First Name | | Middle Name | Last Name | |
| 28. | creditors, or | rs before you filed fo other parties. In the details below. | or bankruptcy, did yo | ou give a financial statemen | t to anyone about your business? Include all financial institutions, |
| | | | | Date issued | |
| | | | | | |
| | Name | | | MM/DD/YYYY | |
| | Numbo | Street | | _ | |
| | Number | Sireei | | | |
| | City | State | Zip Code | _ | |
| | | | · | | |
| Par | t 12: Sign B | elow | | | |
| | true and corre | ct. I understand tha case can result in fi | t making a false sta | tement, concealing propert or imprisonment for up to 2 | nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. |
| | • | /s/ Daniei Spen | | | <u> </u> |
| | | Signature of Debto | or 1 | | Signature of Debtor 2 |
| | | Date 3/27/2018 | | | Date |
| | ✓ No Yes | additional pages to | | Financial Affairs for Individu | uals Filing for Bankruptcy (Official Form 107)? |
| | Yes. Name | of person | | | Attach the Bankruptcy Petition Preparer's Notice, |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Page 47 of 68 Document

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

| | Nor | thern District of Illinois | | |
|------|---|---|-------------|---------------------------------|
| n re | Daniel Spencer | Case | No | |
| | Debtor | | ' | (If known) |
| | | Chapt | er | Chapter 13 |
| | DISCLOSURE OF COMPE | NSATION OF ATTORM | NEY F | OR DEBTOR |
| 1 | . Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the rendered or to be rendered on behalf of the debtor (| e filing of the petition in bankruptcy, o | r agreed to | be paid to me, for services |
| | For legal services, I have agreed to accept | | | \$4,000.00 |
| | Prior to the filing of this statement I have received | | | \$175.00 |
| | Balance Due | | | \$3,825.00 |
| 2 | . The source of the compensation paid to me was: | | | |
| | ✓ Debtor | Other (specify) | | |
| 3 | . The source of the compensation paid to me is: | | | |
| | ✓ Debtor | Other (specify) | | |
| 4 | I have not agreed to share the above-disclosed members and associates of my law firm. | compensation with any other person (| unless the | y are |
| | I have agreed to share the above-disclosed cormembers or associates of my law firm. A copy the people sharing in the compensation, is atta | of the agreement, together with a list o | | |
| 5 | . In return for the above-disclosed fee, I have agreed | to render legal service for all aspects o | f the bank | ruptcy case, including: |
| | a. Analysis of the debtor's financial situation, bankruptcy; | and rendering advice to the debtor in c | leterminin | g whether to file a petition in |
| | b. Preparation and filing of any petition, sched | lules, statements of affairs and plan wh | nich may b | e required; |
| | c. Representation of the debtor at the meeting | of creditors and confirmation hearing | , and any a | adjourned hearings thereof; |
| | d. Representation of the debtor in adversary p | roceedings and other contested bankri | uptcy matt | ers; |
| 6 | . By agreement with the debtor(s), the above-disclos | ed fee does not include the following s | services: | |
| | | | | |
| | | CERTIFICATION | | |
| | I certify that the foregoing is a complete statement of tor(s) in this bankruptcy proceedings. | any agreement or arrangement for pay | ment to m | ne for representation of the |
| | 3/27/2018 | /s/ Chris Pryo | r | |
| | Date | Signature of Attor | ney | |
| | | Semrad Law Fir | m | |
| | | Name of law fir | m | - |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 48 of 68

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 49 of 68

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 50 of 68

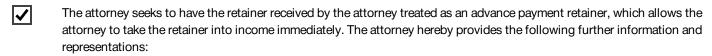
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$175.00 toward the flat fee, leaving a balance due of \$3,825.00; and \$77.00 for expenses, leaving a balance due of \$4,212.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

| Date: | 3/27/2018 | |
|----------|------------|------------------------|
| Signed: | | |
| /s/ Dani | el Spencer | |
| | | /s/ Chris Pryor |
| Debtor(| s) | Attorney for Debtor(s) |

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

| | \$245 | filing fee |
|---|-------|--------------------|
| | \$75 | administrative fee |
| + | \$15 | trustee surcharge |
| | \$335 | total fee |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

| | \$1,167 | filing fee |
|---|---------|--------------------|
| + | \$550 | administrative fee |
| | \$1,717 | total fee |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | \$275 | total fee |
|---|-------|--------------------|
| + | \$75 | administrative fee |
| | \$200 | filing fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | \$235 | filing fee |
|---|-------|--------------------|
| + | \$75 | administrative fee |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 57 of 68

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re: | Spencer, Daniel | Case No | |
|-----------------|--|--|--------------------------------------|
| | Debtor(s) | Chapter | Chapter13 |
| | VERIFIC | ATION OF CREDITOR MAT | TRIX |
| Tł knowledge | he above named Debtors hereby verify e. | that the attached list of creditors is to | rue and correct to the best of their |
| Date: | 3/27/2018 | /s/ Spencer, Dar Spencer, Daniel Signature of De | |

CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO, TX, 75093

WEBBNK/FHUT 6250 RIDGEWOOD ROA SAINT CLOUD, MN, 56303

COMENITYCB/BLAIR PO BOX 182120 COLUMBUS, OH, 43218

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Stoneberry Credit 1356 Williams Street Chippewa Falls, WI, 54729

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 59 of 68

| Debtor 1 Daniel First Name | Spend Spend Last N | | number (if known) | |
|---|--|---|--|---|
| FF 75-77 75 75 75 75 75 75 75 75 75 75 75 75 7 | estions for Reporting Purposes | ame | | |
| 16. What kind of debts do you have? | 16a. Are your debts primarily cor "incurred by an individual prir No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bus money for a business or investing No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you or | marily for a personal, fami siness debts? Business of stment or through the ope | ly, or household purpose.' debts are debts that you inc eration of the business or i | curred to obtain |
| 17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | No. I am not filing under Chapter Yes. I am filing under Chapter 7. I expenses are paid that funds No. Yes. | o you estimate that after an | y exempt property is exclude te to unsecured creditors? | ed and administrative |
| 18. How many creditors do you estimate that you owe? | ✓ 1-49✓ 50-99✓ 100-199✓ 200-999 | 1,000-5,000 5,001-10,000 10,001-25,000 | Breaugh. | -50,000 -100,000 an 100,000 |
| 19. How much do you estimate your assets to be worth? | \$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million | \$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50 | million | 00,001-\$1 billion 000,001-\$10 billion 0,000,001-\$50 billion an \$50 billion |
| 20. How much do you estimate your liabilities to be? Part 7: Sign Below | | \$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50 | million | 00,001-\$1 billion 000,001-\$10 billion 0,000,001-\$50 billion an \$50 billion |
| | I have examined this petition, and I | declare under penalty of a | nerium that the information | n provided is true and |
| For you | correct. If I have chosen to file under Chapt of title 11, United States Code. I un under Chapter 7. | er 7, I am aware that I may derstand the relief availab | / proceed, if eligible, under ble under each chapter, and | Chapter 7, 11,12, or 13 |
| | If no attorney represents me and I do out this document, I have obtained | | | ttorney to neip me till |
| | I request relief in accordance with the | ne chapter of title 11, Uni | ted States Code, specified | • |
| | I understand making a false statemer connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 1519 | can result in fines up to \$ | | |
| | /s/ Daniel Spencer Signature of Debtor 1 | Bent x | Signature of Debtor 2 | |
| | Executed on 2/2/2018 MM / DD / YY | YY | Executed on | D / YYYY |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 60 of 68

| Fill in this infor | mation to identify your ca | se: | | | |
|--|--|----------------------------|---|--|------------------------------------|
| Debtor 1 | Daniel | | Spencer | | |
| Dobtor 0 | First Name | Middle Name | Last Name | | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | - | |
| United States E | Bankruptcy Court for the: | Northern | District of Illinois | | |
| Case number | , | | (State) | ¢. | |
| (If known) | | | | - | |
| Official | Form 106Dec | 2 | | | Check if this is an amended filing |
| Declarat | ion About an I | ndividual Debt | or's Schedules | | 12/15 |
| If two married | people are filing togethe | r, both are equally respon | nsible for supplying correct in | formation. | |
| money or propo U.S.C. §§ 152, Part 1: Sign | 1341, 1519, and 3571. | on with a bankruptcy cas | e can result in fines up to \$25 | 50,000, or imprisonment for up to 20 year | rs, or both. 18 |
| Did you p | ay or agree to pay somed | ne who is NOT an attorn | ey to help you fill out bankrup | otcy forms? | |
| √ No | | | | | |
| | Name of person | | Attach Bankruptcy Petit. Signature (Official Form | ion Preparer's Notice, Declaration, and 119). | |
| | | | | | |
| Under per that they | nalty of perjury, I declare are true and correct. | that I have read the sum | mary and schedules filed with | n this declaration and | |
| /s/ Danie | VIOLUCE | Dopenir | Signature of | Debtor 2 | |
| 2.32.310 | | V | oignature or | DOLO! L | |

MM/DD/YYYY

Date

Date 2/2/2018

MM/DD/YYYY

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 61 of 68

| Debto | or 1 Daniel | Spencer | Case number (if known) |
|--------|---|-----------------------------|---|
| | First Name Middle Name | Last Name | |
| 28. | Within 2 years before you filed for bankruptcy, did yo creditors, or other parties. No Yes. Fill in the details below. | u give a financial statem | ent to anyone about your business? Include all financial institutions, |
| | | Date issued | |
| | | - | - |
| | Name | MM/DD/YYYY | |
| | Number Street | - | |
| | Training Street | | |
| | City State Zip Code | - | |
| | o: D | | |
| Part 1 | 12: Sign Below | | |
| tru | rue and correct. I understand that making a false state bankruptcy case can result in fines up to \$250,000, o | tement, concealing prope | ents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. |
| | /s/ Daniel Spencer\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ | wyeroc | |
| | Signature of Debtor (| U | Signature of Debtor 2 |
| | Date 2/2/2018 | | Date |
| Die | id you attach additional pages to Your Statement of | Financial Affairs for Indiv | duals Filing for Bankruptcy (Official Form 107)? |
| 1.7 | 7 No | | |
| | Yes | | , |
| Die | id you pay or agree to pay someone who is not an att | orney to help you fill out | bankruptcy forms? |
| V | No No | | |
| Ė | Yes. Name of person | | Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 62 of 68

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re: | Debtor(s) | Case No | |
|-----------------|--|---|--------------------------------------|
| | | Chapter. | Chapter13 |
| | VERIFI | CATION OF CREDITOR MAT | TRIX |
| Th knowledge | ne above named Debtors hereby veri e. | fy that the attached list of creditors is tr | rue and correct to the best of their |
| Date: | 2/2/2018 | /s/ Spencer, Dan Spencer, Daniel Signature of Deb | 100000 Congress |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 63 of 68

| Debte | r 1 Daniel First Name | Middle Name | Spencer Last Name | Case number (if known) | |
|-------|---|---|---|---|-----------------|
| 16. | Calculate the median far | nily income that applies to y | ou. Follow these steps: | | ANALYSIS (1997) |
| | 16a. Fill in the state in which | | Illinois | | |
| | 16b. Fill in the number of p | people in your household. | 1 | | |
| | 16c. Fill in the median fam | ily income for your state and si | ze of | | \$51,317.00 |
| | household | d in the senarate instructions for | | list of applicable median income amounts, go online also be available at the bankruptcy clerk's office. | |
| 17. | How do the lines compar | | or and rount, arms not may | also be available at the barmaptey district emes. | |
| | | | | orm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2). | |
| | U.S.C. § 1325(b) | | Calculation of Disposa | s box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that | |
| Part | Calculate Your Co | mmitment Period Under | 11 U.S.C. §1325(b)(| 4) | |
| 18. | Copy your total average | monthly income from line 11 | *************************************** | | \$143.33 |
| 19. | | | | not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13. | |
| | 19a. If the marital adjustme | ent does not apply, fill in 0 on I | ine 19a. | | -\$0.00 |
| | 19b. Subtract line 19a fro | om line 18. | | | \$143.33 |
| 20. | Calculate your current m | onthly income for the year. | Follow these steps: | | |
| | 20a. Copy line 19b. | | | | \$143.33 |
| | Multiply by 12 (the nu | umber of months in a year). | | | x 12 |
| | 20b. The result is your curr | rent monthly income for the ye | ar for this part of the form | n. | \$1,719.96 |
| | 20c. Copy the median fam | ily income for your state and s | ize of household from lin | e 16c. | \$51,317.00 |
| 21. | How do the lines compar | e? | | | |
| | Line 20b is less than li commitment period is | | red by the court, on the | op of page 1 of this form, check box 3, The | |
| | | or equal to line 20c. Unless ot eriod is 5 years. Go to Part 4. | herwise ordered by the c | ourt, on the top of page 1 of this form, check box | |
| Part | Sign Below | | | | |
| | By signing here, I decl | are under penalty of perjury tha | at the information on this | statement and in any attachments is true and correct. | |
| | ✗ /s/ Daniel Sper | mar () and () | MONT & | | |
| | Signature of Debto | 10 0010 | S | ignature of Debtor 2 | |
| | Date 3/27/2018 MM/DD/YY | 7 7 | D | ate MM/DD/YYYY | |
| | | o NOT fill out or file Form 1220 I out Form 122C-2 and file it w | | of that form, copy your current monthly income from line | : 14 |

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 64 of 68

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-08774 Doc 1 Filed 03/27/18 Entered 03/27/18 09:30:35 Desc Main Document Page 66 of 68

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$175.00 toward the flat fee, leaving a balance due of \$3,825.00; and \$77.00 for expenses, leaving a balance due of \$4,212.00 —
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Attorney for Debtor(s)

| Date: | 2/2/2018 |
|-----------|------------|
| Signed: | |
| /s/ Danie | el Spencer |
| SA | anul opens |
| Delotor(s | |

Do not sign if the fee amounts at top of this page are blank.